The Honorable Judge Marsha J. Pechman 1 2 3 4 5 6 7 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 8 AT SEATTLE TRAVIS MICKELSON, DANIELLE H. 9 MICKELSON, and the marital community No. 11-01445-MJP thereof. 10 Plaintiffs. DECLARATION OF KIMBERLY M. RAPHAELI IN SUPPORT OF 11 **DEFENDANTS' MOTION FOR** v. 12 **SUMMARY JUDGMENT** CHASE HOME FINANCE, LLC, an unknown 13 entity; JPMORGAN CHASE BANK, N.A., a foreign corporation; MORTGAGE 14 ELECTRONIC REGISTRATION SYSTEMS, INC., a foreign corporation; NORTHWEST 15 TRUSTEE SERVICES, INC., a domestic corporation; JOHN DOES, unknown entities; MORTGAGEIT, INC., a foreign corporation; 16 GMAC MORTGAGE CORPORATION, a 17 foreign corporation; CHICAGO TITLE, an unknown corporation; ROUTH CRABTREE 18 OLSEN, P.S., a domestic Personal Services Corporation; and FEDERAL HOME LOAN 19 MORTGAGE CORPORATION, a corporation, 20 Defendants. 21 22 I, KIMBERLY M. RAPHAELI, hereby declare: 1. I am a Senior Associate at the law firm Routh Crabtree Olsen, P.S. 23 2. I have personal knowledge of the following facts as being true and correct, and I 24 have reviewed file records kept in the ordinary course of business, and made in connection with 25 the events described below. 26 13555 SE 36th St., Ste 300 DECLARATION OF KIMBERLY RAPHAELI Routh Bellevue, WA 98006 - PAGE 1 OF 2 CRABTREE Telephone: 425.458.2121 CASE NO. C11-01445 MJP OLSEN, P.S. Facsimile: 425.458.2131

Case 2:11-cv-01445-MJP Document 101 Filed 09/07/12 Page 2 of 2

1	3. On August 25, 2008, at the direction of and on behalf of Chase Home Finance LLC
2	Routh Crabtree Olsen, P.S. mailed to Plaintiffs Travis and Danielle Mickelson a letter (the "2008
3	Letter"), which discussed loss mitigation options. A true and correct copy of the 2008 Letter is
4	attached hereto as Exhibit A .
5	4. On August 6, 2010, at the direction of and on behalf of Chase, Routh Crabtree
6	Olsen, P.S. mailed to Plaintiffs a second letter (the "2010 Letter"), which discussed loss
7	mitigation options. A true and correct copy of the 2010 Letter is attached hereto as Exhibit B .
8	I declare under penalty of perjury and the laws of the State of Washington that the
9	foregoing is true and correct to the best of my knowledge.
10	
11	SIGNED this 7 th day of September, 2012.
12	
13	Dec. /s/ Windowsky M. Dowlersky
14	By: /s/ Kimberly M. Raphaeli Kimberly M. Raphaeli, Declarant
15	WSBA No. 39255
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	